

**REMARKS**

Claims 1, 3-8, 17, 19-20, and 27-34 stand rejected under 35 USC 101. Applicant has amended claims 1, 3-8, 17, 19-20, and 27-34 to clarify that the steps are performed by the retail terminal, not a human.

Claims 1, 3-9, 11-17, 19-20, and 27-34 stand rejected under 35 USC 103(a) over Schneider in view of Sato and further in view of Masson. Applicant respectfully traverses this rejection.

The references alone or in combination fail to teach or suggest generating different voice types *during a transaction with a customer* based upon proper, improper, or untimely responses from the customer.

Applicant has added new claims 35-37.

Applicant has noted the prior art made of record but not relied upon.

In view of the foregoing Amendment, Applicant respectfully submits that claims 1, 3-9, 11-17, 19-20, and 27-37 are in condition for allowance. Action to that end is hereby solicited.



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